Data Dictionary

Note: Some definitions below are from the FDIC

Item	Definition
Additional noninterest expense	This includes all other operating expenses of the institution. These may consist of net (gains) or losses on OREO, loans sales, fixed assets sales, amortization of intangible assets, or other itemized expenses. Beginning in June 1996, this does not include losses on asset sales for TFR reporters. Such gains (losses) are included net in noninterest income. RIS definition: YR - IDEOTH = EOTHNINT + EAMINTAN (>2000) or IDEOTH=EOTHNINT QTR - IDOTHNIQ = NONIIQ - SUM(IFIDUCQ, ISERCHGQ, IGLTRDQ)
Additional Noninterest Income	Includes the following noninterest income: investment banking, advisory, brokerage, and underwriting;Venture capital revenue;Net Servicing fees;Net securitization income;Insurance commission fees and income;Net gains (losses) on sales of loans;Net gains (losses) on sales of real estate owned;Net gains (losses) on sales of other assets (excluding securities);and Other noninterest income. RIS definition = IDOTHNII = NONII - SUM(IFIDUC, ISERCHG, IGLTRAD)
Applicable income taxes	Applicable federal, state and local, and foreign income taxes.
Asset Concentration Hierarchy	An indicator of an institution's primary specialization in terms of asset concentration. note: (groups are hierarchical and mutually exclusive): international Specialization – Institutions with assets greater than $10 billion and more than 25 percent of total assets in foreign offices. Agricultural Specialization – Banks with agricultural production loans plus real estate loans secured by farmland in excess of 25 percent of total loans and leases. Credit-card Specialization – Institutions with credit-card loans plus securitized receivables in excess of 50 percent of total assets plus securitized receivables. Commercial Lending Specialization – Institutions with commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties in excess of 25 percent of total assets. Mortgage Lending Specialization – Institutions with residential mortgage loans, plus mortgage-backed securities, in excess of 50 percent of total assets. Consumer Lending Specialization – Institutions with residential mortgage loans, plus credit-card loans, plus other loans to individuals, in excess of 50 percent of total assets. Other Specialized $1 Billion – Institutions with assets greater than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.
Bank Charter Class	A classification code assigned by the FDIC based on the institution's charter type (commercial bank or savings institution), charter agent (state or federal), Federal Reserve membership status (Fed member, Fed nonmember)and its primary federal regulator (state chartered institutions are subject to both federal and state supervision). n = commercial bank, national (federal) charter and fed member, supervised by the office of the comptroller of the currency (occ) sm = commercial or savings bank, state charter and fed member, supervised by the federal reserve (frb) nm = commercial bank, state charter and fed nonmember, supervised by the FDIC or OCC SB = savings banks, state charter, supervised by the FDIC SA = As of July 21, 2011, FDIC supervised state chartered thrifts and OCC supervised federally chartered thrifts. Prior to that date, state or federally chartered savings associations supervised by the Office of Thrift Supervision (OTS). OI = insured U.S. branch of a foreign chartered institution (IBA)

Data Dictionary

Note: Some definitions below are from the FDIC

Item	Definition
Bank Holding Company (Regulatory Top Holder)	Note: Information on bank holding companies is only as of quarter-end.Regulatory top holder is any company that directly or indirectly owns, controls or has power to vote 25 percent or more of a bank's or direct holding company's shares or controls in any manner the election of a majority of the directors or trustees of a bank or direct holding company or exercises a controlling influence over the management or policies of a bank or direct holding company. Information on Thrift Holding Companies that own Savings Associations but do not own banks is not currently available in the ID System. Source: Federal Reserve Board National Information Center data base.
Better or Worse Than Average Business Quality Rating	The difference between the subject bank's business quality rating and the industry average.
Better or Worse Than Average Efficiency Rating	The difference between the subject bank's operational efficiency rating and the industry average.
Business Quality Rating	The indexed measure of book of business quality (profit potential) achieved by the subject bank relative to industry best performers (100 = Best, 0 = Worst).
Cash dividends	Cash dividends paid on common and preferred stock.
City, State, Zip	City-- City in which an institution's headquarters is physically located. State -- State in which an institution's headquarters is physically located. County -- The name of the county where the institution is physically located. ZIP -- The first five digits of the full postal zip code representing physical location of the institution.
Combined Operating Ratio	Total Interest Expense Ratio + Operating Expense Ratio.
County	County where the institution is physically located (abbreviated if the county name exceeds 16 characters).
Current List of Total Offices	A branch/office is any location, or facility, of a financial institution, including its main office, where deposit accounts are opened, deposits are accepted, checks paid, and loans granted. Some branches include, but are not limited to, brick and mortar locations, detached or attached drive-in facilities, seasonal offices, offices on military bases or government installations, paying/receiving stations or units, nondeposit offices, Internet and PhoneBanking locations where a customer can open accounts, make deposits and borrow money. A branch does not include Automated Teller Machines (ATM), Consumer Credit Offices, Contractual Offices, Customer Bank Communication Terminals (CBCT), Electronic Fund Transfer Units (EFTU), and Loan Production Offices Summary of Deposits information is required for each insured office located in any State, the District of Columbia, the Commonwealth of Puerto Rico or any U.S. territory or possession such as Guam or the U.S. Virgin Islands, without regard to the location of the main office.
Date of Deposit Insurance	The date that an institution obtained federal deposit insurance.
Directly owned by another bank (CERT)	Beginning in March 1997, both the Thrift Financial Reports and Call Reports are completed on a fully consolidated basis. Previously, the consolidation of subsidiary depository institutions was prohibited. Now, parent institutions are required to file consolidated reports, while their subsidiary financial institutions are still required to file separate reports. Select the certificate number to identify the parent bank or thrift.

Data Dictionary

Note: Some definitions below are from the FDIC

Item	Definition
Efficiency Rating	The indexed measure of operational efficiency (business performance relative to operating expense) achieved by the subject bank relative to industry best performers (100 = Best, 0 = Worst).
Established Date	The date on which the institution began operations.
Extraordinary gains, net (Discontinued Operations)	Extraordinary items and other adjustments, net of income taxes. Accounting rule change as of September 2016, Extraordinary Gains,Net now only includes Discontinued Operations Expense.
FDIC Certificate #	FDIC Certificate number - A unique NUMBER assigned by the FDIC used to identify institutions and for the issuance of insurance certificates.
FDIC Community Banks	FDIC Community banks are identified based on criteria defined in the fdic community banking study. using detailed balance sheet and geographic data, the study defines community banks primarily in terms of their traditional relationship banking and limited geographic scope of operations. Summary of FDIC Research Definition of Community Banking Organizations Community banks are designated at the level of the banking. (All charters under designated holding companies are considered community banking charters.) Exclude: Any organization with: - No loans or no core deposits - Foreign Assets ≥10% of total assets - More than 50% of assets in certain specialty banks, including: credit card specialists consumer nonbank banks1 industrial loan companies trust companies bankers' banks Include: All remaining banking organizations with: - Total assets 2 - Total assets ≥indexed size threshold, where: Loan to assets > 33% Core deposits to assets > 50% More than 1 office but no more than the indexed maximum number of offices.3 Number of large MSAs with offices ≤2 Number of states with offices ≤3 No single office with deposits > indexed maximum branch deposit size.4 1 Consumer nonbank banks are financial institutions with limited charters that can make commercial loans or take deposits, but not both. 2 Asset size threshold indexed to equal $250 million in 1985 and $1 billion in 2010. 3 Maximum number of offices indexed to equal 40 in 1985 and 75 in 2010. 4 Maximum branch deposit size indexed to equal $1.25 billion in 1985 and $5 billion in 2010.
FDIC Field Office	The FDIC Field Office where an institution is physically located.
FDIC Regions	The six geographic FDIC Regions and their respective states are: new york (02) – states: connecticut, delaware, maine, maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, Virgin Islands Atlanta (05) - States: Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia Chicago (09)–States: Illinois, Indiana, Kentucky, Michigan, Ohio Kansas City (11) – States: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota Dallas (13)- States: Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas San Francisco (14)–States: Alaska, American Samoa, Arizona, California, Federated States of Micronesia, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming
FDIC Supervisory Region	The supervisory FDIC office assigned to the institution. The FDIC Supervisory Regions and their respective states are: new york (02) – states: connecticut, delaware, maine, maryland, massachusetts, new hampshire, new jersey, new York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, Virgin Islands Atlanta (05) - States: Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia Chicago (09)–States: Illinois, Indiana, Kentucky, Michigan, Ohio Kansas City (11) – States: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota Dallas

Data Dictionary

Note: Some definitions below are from the FDIC

Item	Definition
	(13)- States: Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas San Francisco (14)–States: Alaska, American Samoa, Arizona, California, Federated States of Micronesia, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming Washington Office (15) - Division of Risk Management Supervision (RMS) Washington Office (16)– The Office of Complex Financial Institutions (CFI)
Federal Reserve District	The Federal Reserve District in which the institution is physically located.
Gross Fiduciary activities income	Income from services rendered by the institution's trust department or by any of its consolidated subsidiaries acting in any fiduciary capacity. This item is not available for TFR Reporters.
Income before extraordinary items	Income (loss) before security transactions, extraordinary items and other adjustments.
Institution name	The legal name of the institution.
Insurance Fund Membership	Deposit Insurance Fund(DIF),Bank Insurance Fund (BIF),Savings Association Insurance Fund(SAIF)
Interstate Branches	A 'yes' indicates that an institution has branches that can accept FDIC-insured deposits in more than one state. this item is not available (na) for TFR Reporters. The FDIC Act defines state as any State of the United States, the District of Columbia, and any territory of the United States, Puerto Rico, Guam, American Samoa, the Trust Territory of the Pacific Islands, the Virgin Island, and the Northern Mariana Islands.
Last Structure Change Effective Date	Effective Start Date of the data contained in this row.
Last Structure Change Process Date	A date field indicating the date that a change to this record was processed. Standard format = 'CCYYMMDD' (Length = 8) which has been converted to Month, Day, Year format for display purposes.
Metropolitan Statistical Area (MSA)	The Metropolitan Statistical Areas based on Census Bureau data, as defined by the US Office of Management (OMB) before the year 2000. no longer the most current census bureau grouping.
Minority interest net income	Net income (loss) attributable to noncontrolling (minority) interests on a consolidated basis. note: available starting march 31, 2009.
Mutual Ownership Flag	Banking institutions fall into one of two ownership types, stock or non-stock. A non-stock institution, or mutual institution, is owned and controlled solely by its depositors. A mutual does not issue capital stock. (1=Yes, a mutual) An institution which sells stock to raise capital is called a stock institution. It is owned by the shareholders who benefit from profits earned by the institution. (0=No, not a mutual.)
Net charge-offs	Total loans and leases charged-off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged-off.
Net income	Net interest income plus total noninterest income plus realized gains (losses) on securities and extraordinary items, less total noninterest expense, loan loss provisions and income taxes.
Net income of bank and minority interests.	Net income (loss) attributable to the bank and noncontrolling (minority) interests on a consolidated basis. note: available beginning march 31, 2009.
Net interest income	Total interest income minus total interest expense. It represents the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors.

Data Dictionary

Note: Some definitions below are from the FDIC

Item	Definition
Net operating income	Net income excluding discretionary transactions such as gains (losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (losses).
Number of Domestic U.S. Offices	The number of domestic offices (including headquarters) in the 50 states of the U.S.A. operated by active institutions.
Number of Foreign Offices	The number of foreign offices (outside the U.S. and U.S.territories) operated by active FDIC Insured institutions.
Number of Offices in Insured Other Areas	The number of offices operated by an FDIC-Insured institution in all commonwealths and territories of the U.S.A., along with those in freely associated states under the Compact of Free Association. the list includes american samoa, guam, northern mariana islands (cnmi), u.s. virgin islands, puerto rico, republic of the marshall islands (rmi), federal states of micronesia (fsm), and the republic of Palau (ROP).
Office of the Comptroller District	The Office of the Comptroller of the Currency (OCC) District in which the institution is physically located. The districts are divided into four geographic regions. - Northeastern District - Responsible for national banks and thrifts in Connecticut, Delaware, the District of Columbia, eastern Kentucky, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia. - Southern District - Responsible for national banks and thrifts headquartered in Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, Tennessee, and Texas. - Central District Responsible for national banks and thrifts headquartered in Illinois, Indiana, Kentucky, Michigan, Minnesota, eastern Missouri, North Dakota, Ohio, and Wisconsin. - Western District Responsible for national banks and thrifts headquartered in Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, western Minnesota, western Missouri, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, and Wyoming.
Office of Thrift Supervision Region - Before July 21, 2011	The Office of Thrift Supervision (OTS) Region in which the institution was physically located. The OTS merged into the Office of the Comptroller of the Currency (OCC) on July 21, 2011. The five OTS Regions and their respective states were: - Northeast - Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, West Virginia - Southeast - Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, Puerto Rico, South Carolina, U.S. Virgin Islands, Virginia - Central - Illinois, Indiana, Kentucky, Michigan, Ohio, Tennessee, Wisconsin - Midwest - Arkansas, Colorado, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas - West - Alaska, American Samoa, Arizona, California, Guam, Hawaii, Idaho, Montana, Nevada, States of Micronesia, Oregon, Utah, Washington, Wyoming
Operating Expense Ratio	Staff Expense ratio + Realestate Expense Ratio + Other Expense Ratio.
Other Expense Ratio	Additional noninterest expense as a percentage of total interest and total non interest income.
Overall Ratiing Class	Rating category combining the business quality and operational efficiency ratings in broad classes with letters (A,B,C,D,F) for quality and numbers (1,2,3,4,5) for efficiency.

Data Dictionary

Note: Some definitions below are from the FDIC

Item	Definition
Percentile Rank Business Quality Rating	The rank of the subject bank's business quality rating within the industry on a percentile basis.
Percentile Rank Efficiency Rating	The rank of the subject bank's operational efficiency rating within the industry on a percentile basis.
Premises and equipment expense	Expenses of bank premises and fixed assets, net of rental income. Excludes salaries and employee benefits and mortgage interest.
Pre-tax net operating income	Net income (loss) before income taxes and extraordinary items and other adjustments minus gains (losses) on securities not held in trading accounts. RIS definition: YR - IDPRETX = SUM(IBEFTAX, -IGLSEC) QTR - IDPRETXQ = SUM(IBEFTXQ, -IGLSECQ)
Primary Internet Web Address:	The primary internet web address is the public internet site obtained from the most recent FFIEC Call Report (CALL) for commercial banks or from the supplemental information for Thrift Financial Reporters (TFR). the primary internet web address is included only for those institutions reporting an address on the most recent ffiec call report or thrift financial report. this information resides in the most recent demographic information file. For some institutions users will find that for the item Primary Internet Web Address: the caption will read 'Web site not available'. Possible reasons that a Web site may not be available are: The institution failed to file on the most recent call report or TFR. The institution filed a primary Internet Web address on its most recent FFIEC Call Report;however, the address filed by the institution was not in accordance with the instructions provided by the FFIEC on how to file a primary Internet Web address or FDIC attempts to validate and access the site were unsuccessful. Users may also experience instances where the URL provided for primary Internet Web address in ID returns an error stating that the site is not found. Possible reasons for such occurrences are: The institution's reported primary Web address was valid as of the date that the demographic information was updated in ID, but is no longer valid. The institution's reported Internet Web address is valid, but the institution's Web site was inoperable at the time that the user attempted to access it due to technical problems being experienced by the institution's Web site, the institution's web provider, the user's Web provider, or other issues not related to the validity of the Web address. Users are advised to contact the institution on any questions regarding the services provided by the institution. For questions involving the reporting of primary Internet Web address by those institutions that file a FFIEC Call report, users are advised to contact supervision@fdic.gov. For questions involving the primary Internet Web address of institutions that file a Thrift Financial Report, users are advised to call the contacts listed at http://files.ots.treas.gov/84234.pdf Disclaimer: The Primary Internet Web Addresses listed have been reported to the FDIC by each institution. The hyperlinks to institution Internet sites are provided solely as a convenience to users of the FDIC Internet site. The FDIC has made a limited effort to determine that these links function properly. However, linked sites are not under the control of FDIC, and FDIC is not responsible for the contents of any linked site, or any link contained in a linked site. Even if you access an institution's site by means of the link provided by FDIC, you are responsible for confirming the identity and authenticity of any institution you visit and transact business with online. The inclusion of a link does not imply or constitute an endorsement by FDIC of the institution, its

Data Dictionary

Note: Some definitions below are from the FDIC

Item	Definition
	ownership or management, the products or services it offers, or any advertisers or sponsors appearing on the institution's web site.
Provision Expense Ratio	Provision for credit losses as a percentage of total interest income and total non interest income.
Provision for credit losses	The amount needed to make the allowance for loan and lease losses adequate to absorb expected loan and lease losses (based upon management's evaluation of the bank's current loan and lease portfolio). call reporters: prior to 2001 and after 2002, an allowance for transfer risk is also included to cover losses on international assets. Additionally, from 1997 to 2000, includes provision for credit losses on off-balance sheet credit exposures. TFR Reporters: Reflects net provision for losses on interest-bearing assets.
Pure Interest Expense Ratio	Total intest espense as a percentage of total interest and total non interest income.
Quarterly Banking Profile Commercial Bank Region	The Quarterly Banking Profile (QBP) Commercial Bank Region in which the institution is physically located. Select from a drop down box. regional breakdown. group data by qbp region is only available for insured commercial banks and insured savings institutions and NOT All Insured Institutions, Insured Commercial Banks by asset size and Insured Savings Institutions by asset size.
Real Estate Expense Ratio	Premises and equipment expense as a percentage of total interest and total non interest income.
Regulator	There are now three federal regulators of banks and savings and loan institutions. Before July 21, 2011, there were four federal regulators: federal deposit insurance corporation (fdic) - primary federal regulator responsible for state-chartered banks not members of the Federal Reserve System, state chartered savings banks and as of July 21, 2011, state chartered thrifts. Federal Reserve Board (FRB) - Primary federal regulator responsible for state-chartered commercial and savings bank members of the Federal Reserve System. Office of the Comptroller of the Currency (OCC) - Primary federal regulator responsible for nationally chartered commercial banks, and as of July 21, 2011, federally chartered thrifts. Office of Thrift Supervision (OTS) - Prior to its merger into the OCC on July 21, 2011, primary federal regulator responsible for federally chartered savings and loan associations, federal savings banks and state-chartered savings and loan associations. FDIC insured depository institutions are members of the Deposit Insurance Fund (DIF).

Data Dictionary

Note: Some definitions below are from the FDIC

Item	Definition
RSSDID	The RSSD ID is a unique identifier assigned to financial institutions by the Federal Reserve. For most institution types, the 'country' represents the physical location of the institution.
Salaries and employee benefits	Salaries and employee benefits expense.
Sale, conversion, retirement of capital stock, net	Sale, conversion, acquisition, or retirement of capital stock, net. Included are the sale of the institution's perpetual preferred stock or common stock; exercise of stock options, conversion of convertible debt, limited life preferred stock, or perpetual preferred stock into common stock or perpetual preferred; redemption and retirement of perpetual preferred stock or common stock; treasury stock transactions; and capital related transactions involving the institution's employee stock ownership plan. Institutions with total assets of less than $100 million file these data only on the December Call Report.
Securities gains (losses)	Realized gains (losses) on held-to-maturity and available-for-sale securities, before adjustments for income taxes. Thrift Financial Reporters also include gains (losses) on the sale of other assets held for sale.
Service charges on deposit accounts	Service charges on deposit accounts held in domestic offices. For example fees related to: the maintenance of their deposit accounts with the bank, failure to maintain specified minimum deposit balances, the number of checks drawn on and deposits made in their deposit accounts, checks drawn on so-called 'no minimum balance' deposit accounts, withdrawals from non-transaction deposit accounts, closing of savings accounts before a specified minimum period of time has elapsed, accounts inactive for extended periods of time or which have become dormant, deposits to or withdrawals from deposit accounts through the use of automated teller machines or remote service units, the processing of checks drawn against insufficient funds, so-called 'NSF check charges,' that the bank assesses regardless of whether it decides to pay, return, or hold the check. issuing stop payment orders, certifying checks, etc.... <P>As of March 2011,this item is available for </FONT><A HREF='definitions.asp?SystemForm=ID&HelpItem=tfrrpt'><FONT FACE='Helvetica' SIZE=2>TFR Reporters</FONT></A><FONT FACE='Helvetica' SIZE=2>.</P>
Staff Expense Ratio	Salaries and employee benefits as a percentage of total interest income and total non interest income.
Status	An institution is either Active or Inactive during a quarterly report period. active – as of the date, the institution is still conducting business as an FDIC insured institution. Inactive - As of the date, the institution is no longer in business as an FDIC insured institution. Inactive institutions can include, but are not limited to: - institutions that have merged with other institutions - institutions that have been acquired by other institutions - institutions that are no longer in business

Data Dictionary

Note: Some definitions below are from the FDIC

Item	Definition
Subchapter S Corporations	The Small Business Job Protection Act of 1996 changed the Internal Revenue Code to allow financial institutions to elect Subchapter S corporation status, beginning in 1997. Banks are required to indicate on the Call Report whether there is currently in effect an election to file under Subchapter S. Thrifts have a similar requirement as of March 1998. The most important IRS requirements to elect and maintain Subchapter S status are: There can be no more than 75 eligible shareholders and no more than one class of stock. (In general, shareholders can only be individuals, estates, and certain types of trusts. Certain retirement plans and charitable organizations will be eligible in 1998.) All shareholders must consent. Banks and thrifts converting to Subchapter S status must use the specific charge-off method for tax purposes rather than the reserve method of accounting for bad debts and recapture tax bad debt reserves over a period of six years, if the reserve method had been used prior to conversion. (Note: even though the specific charge-off method is required for tax purposes, an adequate allowance for loan and lease losses must still be maintained on the financial statements and Call Reports.) Banks and thrifts are subject to a built-in gains (BIG) tax, if the aggregate fair market value of assets is greater than their aggregate adjusted bases on the date of conversion to Subchapter S status. [Banks are required to indicate separately on the Call Report in December of each year, the deferred portion of income taxes reported in net income. For Subchapter S banks, some or all of their deferred tax assets and liabilities may be eliminated upon conversion to Subchapter S status; however, deferred taxes related to the BIG tax and the recapture of bad debt reserves must be recognized.]. A Subchapter S corporation is treated as a pass-through entity, similar to a partnership, for federal income tax purposes. It is generally not subject to any federal income taxes at the corporate level. Its taxable income flows through to its shareholders in proportion to their stock ownership, and the shareholders generally pay federal income taxes on their share of this taxable income. This can have the effect of reducing institutions' reported income tax expense and increasing their after-tax earnings.. The election of Subchapter S status may result in an increase in shareholders' personal tax liabilities. Therefore, S corporations typically increase the amount of earnings distributed as dividends to compensate for higher personal taxes.
Summary of deposits	An additional publication that provides deposit information collected in June of each year on branches for both commercial banks and savings institutions. Available information includes: National Totals, Deposits by Charter Class National Totals, Deposits by Asset Size National Totals, Deposits by Consolidated Metropolitan Statistical Area National Totals, Deposits by Metropolitan Statistical Area State Totals, Deposits by County State Totals, Deposits by Charter Class Market Share Summary by State
The type of financial report filed to the regulators	The type of financial report filed by an institution to the regulators. Thrift Financial Report Filers: 100 - Savings institution Thrift Financial Report or TFR filer (3/1984 - 12/2011) FFIEC CALL Report Filers: 002 – International Banking Act Institution (6/1980-present) 031 – Banks with domestic and foreign offices (3/1984 - present) 032 - Banks with domestic offices only and total assets of $300 million or more (3/1984 - 12/2000) 033 - Banks with domestic offices only and total assets of over $100 million but less than $300 million (3/1984 - 12/2000) 034 - Banks with domestic offices only and total assets less than $100 million (3/1984 - 12/2000) 041

Data Dictionary

Note: Some definitions below are from the FDIC

Item	Definition
	- Banks with domestic offices only (3/2001 - present) 051 - Banks with domestic offices only and total assets less than $5 billion (9/2019 - present). Banks with domestic offices only and total assets less than $1 billion. (3/2017 - 6/2019) For further information on FFIEC Call Reports , click here. For further information on Thrift Financial Reports, click here.
Total assets	The sum of all assets owned by the institution including cash, loans, securities, bank premises and other assets. This total does not include off-balance-sheet accounts.
Total employees (full-time equivalent)	The number of full-time employees on the payroll of the bank and its subsidiaries at the end of the quarter.
Total interest expense	Total interest expense
Total Interest Expense Ratio	Pure Interest Expense Ratio + Provision Expense Ratio
Total interest income	Sum of income on loans and leases, plus investment income, interest on interest bearing bank balances, interest on federal funds sold and interest on trading account assets earned by the institution.
Total noninterest expense	Salaries and employee benefits, expenses of premises and fixed assets (net of rental income), and other noninterest expenses.
Total noninterest income	Income from fiduciary activities, plus service charges on deposit accounts in domestic offices, plus trading gains (losses) and fees from foreign exchange transactions, plus other foreign transaction gains (losses), plus other gains (losses) and fees from trading assets and liabilities.
Trading account gains and fees	Net gains and losses from trading cash instruments and off-balance sheet derivative contracts (including commodity contracts) that have been recognized during the accounting period. this item is not reported by for institutions filing a ffiec call report 51. they report any trading revenues in Other Noninterest Income (iotnii).
Trust Powers	A flag used to indicate an institution's Trust Powers Granted status. 0 = No Trust Power Granted 1 = Trust Power Granted Where Trust Power has been granted specific codes are: 00 - Trust powers not know 10 - Full trust powers granted 11 - Full trust powers granted, exercised 12 - Full trust powers granted, not exercised 20 - Limited trust powers granted 21 - Limited trust powers granted, exercised 22 - Limited trust powers granted, not exercised 30 - Trust powers not granted 31 - Trust powers not granted, but exercised
YTD Period End	The year-to-date period of operation applicable to the provided measures.